

Information to identify the case:

Debtor 1 **MICHAEL S GILL SR**

Social Security number or ITIN **xxx-xx-1300**

First Name Middle Name Last Name

EIN --_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --_-----

United States Bankruptcy Court **District of Minnesota**

Case number: **19-50597**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

MICHAEL S GILL SR

11/6/19

By the court: Robert J Kressel
United States Bankruptcy Judge

NOTICE OF ENTRY AND FILING ORDER OR JUDGMENT
Filed and docket entry made on November 6, 2019
Lori Vosejpka Clerk, United States Bankruptcy Court
By: admin Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of MinnesotaIn re:
MICHAEL S GILL, SR
DebtorCase No. 19-50597-RJK
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0864-5

User: admin
Form ID: mnbb318Page 1 of 2
Total Noticed: 27

Date Rcvd: Nov 07, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 09, 2019.

db +MICHAEL S GILL, SR, 4203 W TISCHER RD, DULUTH, MN 55803-9226
smg +United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
cr +AmeriCredit Financial Services, Inc. dba GM Financ, c/o Stewart, Zlmen & Jungers, Ltd.,
2860 Patton Road, Roseville, MN 55113-1100

62301052 +ALLTRAN HEALTH INC, POB 519, SAUK RAPIDS MN 56379-0519
62301053 +ANYTIME FITNESS, 4865 MILLER TRUNK HWY, HERMANTOWN MN 55811-1505
62301054 +ASCENDIUM, PIONEER CREDIT RECOVERY, POB 20, PERRY NY 14530-0020
62301056 +ESSENTIA HEALTH, BUSINESS SERVICES CENTER, 400 E 3RD ST, DULUTH MN 55805-1951
62301057 +F.H. Cann & Associates, Inc., 1600 Osgood St, Suite 20-2/120, North Andover MA 01845-1048
62301058 +GARY GILL, 4203 W TISCHER RD, DULUTH MN 55803-9226
62301060 +GREAT LAKES EDUC LOAN SERVICE, 2401 INTL LN, PO BOX 7859, MADISON WI 53707-7859
62301062 JNR ADJUSTMENT CO, POB 948197, MAITLAND FL 32794-8197
62301063 +KATIE LYNN KAYLOR, 5995 RYAN RD, DULUTH MN 55804-9672
62301065 ++MEMBERS COOPERATIVE CREDIT UNION, PO BOX 330, MOOSE LAKE MN 55767-0330
(address filed with court: MEMBERS COOP CREDIT UNION, 101 14TH ST, CLOQUET MN 85283-9824)

62301067 +NORTHERN COMMUNITIES C U, 3311 W ARROWHEAD RD, DULUTH MN 55811-4065
62301069 +PERFORMANT RECOVERY INC, PO BOX 9054, PLEASANTON CA 94566-9054
62301070 +RIVERVIEW LAW OFFICE, 225 N. BENTON DR., STE 205, P.O. BOX 570, SAUK RAPIDS MN 56379-0570
62301071 +ST LUKES CLINIC, ATTN: SLH CENTRALIZED BILLING, 915 E 1ST ST, DULUTH MN 55805-2107
62301072 +ST LUKES HOSPITAL, 915 E. FIRST ST, DULUTH MN 55805-2193

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +EDI: MINNDEPREV.COM Nov 08 2019 03:38:00 Minnesota Department of Revenue,
Bankruptcy Section, PO BOX 64447, St Paul, MN 55164-0447

smg +E-mail/Text: ustpregion12.mn.ecf@usdoj.gov Nov 07 2019 22:47:11 US Trustee,
1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070

62301055 +E-mail/Text: collections@crlmed.com Nov 07 2019 22:47:09 CONSULTING RADIOLOGISTS,
7505 METRO BLVD STE 400, EDINA MN 55439-3010

62301059 +EDI: PHINAMERI.COM Nov 08 2019 03:38:00 GM Financial, PO Box 183834,
Arlington TX 76096-3834

62301061 +EDI: IRS.COM Nov 08 2019 03:38:00 INTERNAL REVENUE SERVICE, CENTRAL INSOLVENCY OPERATIONS,
POB 7346, PHILADELPHIA PA 19101-7346

62301064 +E-mail/PDF: resurgentbknofications@resurgent.com Nov 07 2019 22:51:08 LVNV FUNDING,
15 S MAIN ST STE 600, GREENVILLE SC 29601-2768

62301066 EDI: MINNDEPREV.COM Nov 08 2019 03:38:00 MINNESOTA DEPT OF REVENUE, POB 64649,
ST PAUL MN 55164-0649

62301068 E-mail/Text: legal@partners-mo.com Nov 07 2019 22:47:22 PARTNERS FINANCIAL SERVICES,
PO BOX 728, FENTON MO 92123-2255

62301073 EDI: RMSC.COM Nov 08 2019 03:38:00 Synchrony Bank, ATTN: Bankruptcy Department,
PO Box 965061, Orlando FL 32896-5061

TOTAL: 9

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 09, 2019

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0864-5

User: admin
Form ID: mnbb318

Page 2 of 2
Total Noticed: 27

Date Rcvd: Nov 07, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 6, 2019 at the address(es) listed below:

Bradley J. Halberstadt on behalf of Creditor AmeriCredit Financial Services, Inc. dba GM
Financial bankruptcy@szjlaw.com
Nauni Jo Manty ecf@mantylaw.com, mn12@ecfcbis.com
Peter Greenlee on behalf of Debtor 1 MICHAEL S GILL, SR peter@nicoletlaw.com,
starr@nicoletlaw.com
US Trustee ustpreion12.mn.ecf@usdoj.gov

TOTAL: 4